

We Claim as Our Invention^{16 -}
Patent claims

1. A method for paying for goods or services using
a mobile radio device (3) and a base telecommunication
5 station (1) which communicates with the mobile radio
device (3) by means of electromagnetic waves,
characterized
in that

- the base telecommunication station (1)
10 transmits data required for payment to the mobile radio
device (3),
- the mobile radio device (3) asks the user for
confirmation for the payment,
- after the confirmation, the mobile radio device
15 (3) initiates a payment operation by transmitting
payment instruction data, and
- the mobile radio device (3) or a telecommunication
device (6) of a financial institution or bill issuer
transmits acknowledgement data for the payment
20 operation to the base telecommunication station (1).

2. The method as claimed in claim 1,
characterized
in that, when performing the payment operation, the
mobile radio device (3) communicates directly with a
25 telecommunication device (6) of a financial institution.

3. The method as claimed in claim 1,
characterized
in that, when performing the payment operation, the
mobile radio device (3) transmits the payment
30 instruction data to the base telecommunication station
(1), which then transmits the data to a
telecommunication device (6) of a financial institution
via a landline network connection (C).

4. The method as claimed in one of the preceding
35 claims,
characterized
in that the mobile radio device (3) converts the data
received

from the base telecommunication station (1) into a format which is suitable for a payment operation before transmission.

5 5. The method as claimed in one of the preceding claims characterized in that the user of the mobile radio device (3) is authenticated before the step of performing the payment operation.

10 6. The method as claimed in claim 5, characterized in that the user is authenticated by means of a personal identification number entry or by means of biometric features.

15 7. The method as claimed in one of the preceding claims, characterized in that an electronic cash register (2) transmits the data required for payment to the base telecommunication station (1).

20 8. The method as claimed in one of the preceding claims, characterized in that the base telecommunication station (1) also transmits a key generated in the base telecommunication station (1) or in an associated unit to the mobile radio device (3), the mobile radio device (3) transmits this key to the telecommunication device (6) of a financial institution or bill issuer, and the key is transmitted to the base telecommunication station (1) by a telecommunication device (6) of a financial institution or bill issuer.

30 9. The method as claimed in one of the preceding claims, characterized

in that the key is used at least on particular transmission paths to encrypt data which are to be transmitted.

10. The method as claimed in one of the preceding
5 claims,
characterized
in that data required for payment are transmitted to the mobile radio device (3) by the base telecommunication station (1) such that at least some
10 of these data are written to the short message memory of the mobile radio device (3) as a readable short message, the sender telephone number entered being the telephone number of a telecommunication device (6) of a financial institution or bill issuer.

11. The method as claimed in one of the preceding
15 claims,
characterized
in that, after the short message has been read and there has been appropriate confirmation by the user, a
20 short message containing data required for payment is automatically transmitted to a telecommunication device (6) of a financial institution or bill issuer.

12. The method as claimed in one of the preceding
25 claims,
characterized
in that the mobile radio device (3) and the telecommunication device (6) of a financial institution or bill issuer communicate on the basis of a mobile radio standard.

13. The method as claimed in one of the preceding
30 claims,
characterized
in that, after the transmitted key has been successfully compared, in the base telecommunication
35 station (1) or in an associated unit, with a key stored in the base telecommunication station (1) or in an associated unit, the goods are issued or the service is provided.

14. The method as claimed in one of the preceding claims,
characterized

5 in that the key is transmitted together with data required for the payment operation and/or with acknowledgement data for the payment operation.

15. The method as claimed in one of the preceding claims,
characterized

10 in that data required for payment comprises/comprise the sum of money which is to be paid and/or a name for the goods which are to be paid for or for the service which is to be paid for and/or the recipient's account number and/or bank sort code and/or the purpose of use
15 and/or a customer number and/or the telephone number of a telecommunication device (6) of a financial institution or bill issuer.

16. A system for securely paying for goods or services, comprising:

20 - a base telecommunication station (1) having a radio device for transmitting data required for payment to a mobile radio device (3) and for receiving data from the mobile radio device (3),

where the mobile radio device (3) has:

25 - a reception device (7) for receiving the data transmitted by the base telecommunication station (1),

- an interrogation device (9), connected to the reception device (7), for requesting confirmation for the payment, and

30 - a transmission device (10), connected to the interrogation device (9), for transmitting data for initiating a payment operation and/or for transmitting acknowledgement data for the payment operation to the base telecommunication station (1).

35 17. The system as claimed in claim 16,
characterized

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17,

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characterized

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20. The system as claimed in one of claims 16 to 19,

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